

United States Bankruptcy Court
District of NevadaIn re:
PATRICE ANN MCCARTER
DebtorCase No. 19-12197-abl
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0978-2

User: carruthnp
Form ID: 309IPage 1 of 3
Total Noticed: 66

Date Rcvd: Apr 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2019.

db	+PATRICE ANN MCCARTER, 3392 PALVO ST., LAS VEGAS, NV 89121-4206	
10760996	+Christopher Halcrow, Esq., 8985 S. Eastern Avenue #200, Las Vegas, NV 89123-4852	
10760997	+Cnac/mil05, Acct No xxx1688, 3227 S Westnedge, Kalamazoo, MI 49008-2902	
10761015	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0001, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184	
10761014	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0002, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184	
10761017	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0003, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184	
10761016	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0004, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184	
10761018	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0005, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184	
10761019	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0006, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184	
10761013	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0007, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184	
10761006	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0008, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184	
10761007	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0009, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184	
10761008	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0010, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184	
10761009	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0011, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184	
10761010	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0012, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184	
10761005	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0013, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184	
10761011	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0014, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184	
10761012	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0015, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184	
10761003	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0016, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184	
10761001	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0018, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184	
10761004	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0019, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184	
10761002	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0020, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184	
10761034	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0001, Pob 60610, Harrisburg, PA 17106-0610	
10761033	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0002, Pob 60610, Harrisburg, PA 17106-0610	
10761036	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0003, Pob 60610, Harrisburg, PA 17106-0610	
10761035	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0004, Pob 60610, Harrisburg, PA 17106-0610	
10761037	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0005, Pob 60610, Harrisburg, PA 17106-0610	
10761038	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0006, Pob 60610, Harrisburg, PA 17106-0610	
10761032	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0007, Pob 60610, Harrisburg, PA 17106-0610	
10761025	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0008, Pob 60610, Harrisburg, PA 17106-0610	
10761026	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0009, Pob 60610, Harrisburg, PA 17106-0610	
10761027	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0010, Pob 60610, Harrisburg, PA 17106-0610	
10761028	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0011, Pob 60610, Harrisburg, PA 17106-0610	
10761029	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0012, Pob 60610, Harrisburg, PA 17106-0610	
10761024	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0013, Pob 60610, Harrisburg, PA 17106-0610	
10761030	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0014, Pob 60610, Harrisburg, PA 17106-0610	
10761031	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0015, Pob 60610, Harrisburg, PA 17106-0610	
10761022	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0016, Pob 60610, Harrisburg, PA 17106-0610	
10761020	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0018, Pob 60610, Harrisburg, PA 17106-0610	
10761023	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0019, Pob 60610, Harrisburg, PA 17106-0610	
10761021	+FedLoan Servicing, Acct No xxxxxxxxxxxxxx0020, Pob 60610, Harrisburg, PA 17106-0610	
10761043	LVNV Funding/Resurgent Capital, Acct No xxxxxxxxxxxxxx8405, C/o Resurgent Capital Services, Greenville, SC 29602	
10761044	+Nevada West Financial/, Acct No xx1443, 6767 W Tropicana Ave, Las Vegas, NV 89103-4754	
10761046	+Sean Hillin Esq., 1800 E. Sahara Ave., Ste 101 & 102, Las Vegas, NV 89104-3844	
10761053	+Universal Acceptance/Car Hop Financing, Acct No xx2159, 5900 Green Oak Dr Ste 10, Minnetonka, MN 55343-4708	
10761051	+Universal Acceptance/Car Hop Financing, Acct No xx2159, Po Box 398104, Edina, MN 55439-8104	

District/off: 0978-2

User: carruthnp
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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ghaines@hainesandkrieger.com Apr 13 2019 02:44:55 GEORGE HAINES,
HAINES & KRIEGER, L.L.C., 8985 S. EASTERN AVE., SUITE 350, HENDERSON, NV 89123

tr +E-mail/Text: ebn@lasvegas13.com Apr 13 2019 02:45:10 RICK A. YARNALL,
701 BRIDGER AVE., #820, LAS VEGAS, NV 89101-8943

10760991 +EDI: AARGON.COM Apr 13 2019 06:43:00 Aargon Agency, Acct No xxxxxx6032,
8668 Spring Mountain Rd, Las Vegas, NV 89117-4132

10760990 +EDI: AARGON.COM Apr 13 2019 06:43:00 Aargon Agency, Acct No xxxxxx6032,
Attn: Bankruptcy Department, 8668 Spring Mountain Rd, Las Vegas, NV 89117-4132

10760992 +E-mail/Text: caleb@langsdailelaw.com Apr 13 2019 02:45:25 Caleb J. Langsdale, Esq.,
The Langsdale Law Firm, P.C., 1800 E. Sahara Ave., Ste. 103, Las Vegas, NV 89104-3732

10760994 +EDI: CAPITALONE.COM Apr 13 2019 06:43:00 Capital One, Acct No xxxxxxxxxxxx0553,
Po Box 30281, Salt Lake City, UT 84130-0281

10760993 +EDI: CAPITALONE.COM Apr 13 2019 06:43:00 Capital One, Acct No xxxxxxxxxxxx0553,
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

10760995 +E-mail/Text: bk@checkcity.com Apr 13 2019 02:45:34 Check City, 4325 E Sunset Rd,
Henderson, NV 89014-2238

10760999 +EDI: RCSFNBMARIN.COM Apr 13 2019 06:43:00 Credit One Bank, Acct No xxxxxxxxxxxx8405,
Po Box 98872, Las Vegas, NV 89193-8872

10760998 +EDI: RCSFNBMARIN.COM Apr 13 2019 06:43:00 Credit One Bank, Acct No xxxxxxxxxxxx8405,
Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873

10761000 +E-mail/Text: compliance@dontbebroke.com Apr 13 2019 02:45:30 Dollar Loan Center,
6420 S Pecos Rd Suite A2, Las Vegas, NV 89120-3294

10761039 +EDI: IIC9.COM Apr 13 2019 06:43:00 I C System Inc, Acct No xxxx5218, Attn: Bankruptcy,
Po Box 64378, St Paul, MN 55164-0378

10761040 +EDI: IIC9.COM Apr 13 2019 06:43:00 I C System Inc, Acct No xxxx5218, Po Box 64378,
Saint Paul, MN 55164-0378

10761041 EDI: IRS.COM Apr 13 2019 06:43:00 IRS, PO Box 7346, Insolvency,
Philadelphia, PA 19101-7346

10761042 +EDI: RESURGENT.COM Apr 13 2019 06:43:00 LVNV Funding/Resurgent Capital,
Acct No xxxxxxxxxxxx8405, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497

10761045 +E-mail/Text: bankruptcy@speedyinc.com Apr 13 2019 02:45:05 Rapid Cash,
1601 W Warm Springs Rd, Henderson, NV 89014-4324

10761048 E-mail/Text: tidewaterlegalebn@twcs.com Apr 13 2019 02:45:03 Tidewater Finance Co,
Acct No xxxxx4298, 6520 Indian River Rd, Virginia Beach, VA 23464

10761047 E-mail/Text: tidewaterlegalebn@twcs.com Apr 13 2019 02:45:03 Tidewater Finance Co,
Acct No xxxxx4298, Attn: Bankruptcy, 6520 Indian River Rd, Virginia Beach, VA 23464

10761050 +E-mail/Text: bankruptcydepartment@tsico.com Apr 13 2019 02:45:27 Transworld Sys Inc/33,
Acct No xxx7806, 500 Virginia Dr Ste 514, Ft Washington, PA 19034-2707

10761049 +E-mail/Text: bankruptcydepartment@tsico.com Apr 13 2019 02:45:27 Transworld Sys Inc/33,
Acct No xxx7806, Attn: Compliance Dept, Po Box 15618, Wilmington, DE 19850-5618
TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

10761052* +Universal Acceptance/Car Hop Financing, Acct No xx2159, Po Box 398104,
Edina, MN 55439-8104

10761054* +Universal Acceptance/Car Hop Financing, Acct No xx2159, 5900 Green Oak Dr Ste 10,
Minnetonka, MN 55343-4708

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0978-2

User: carruthnp
Form ID: 309I

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Total Noticed: 66

Date Rcvd: Apr 12, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2019 at the address(es) listed below:

GEORGE HAINES on behalf of Debtor PATRICE ANN MCCARTER
igotnotices@hainesandkrieger.com;r52542@notify.bestcase.com
RICK A. YARNALL ecfmail@LasVegas13.com, ecfimport@lasvegas13.com

TOTAL: 2

Information to identify the case:

Debtor 1	PATRICE ANN MCCARTER	Social Security number or ITIN	xxx-xx-2740
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	District of Nevada	Date case filed for chapter	13 4/11/19
Case number:	19-12197-abl		

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	PATRICE ANN MCCARTER	
2. All other names used in the last 8 years		
3. Address	3392 PALVO ST. LAS VEGAS, NV 89121	
4. Debtor's attorney Name and address	GEORGE HAINES HAINES & KRIEGER, L.L.C. 8985 S. EASTERN AVE. SUITE 350 HENDERSON, NV 89123	Contact phone (702) 880-5554 Email ghaines@hainesandkrieger.com
5. Bankruptcy trustee Name and address	RICK A. YARNALL 701 BRIDGER AVE., #820 LAS VEGAS, NV 89101	Contact phone (702) 853-4500
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	300 Las Vegas Blvd., South Las Vegas, NV 89101	Office Hours 9:00 AM – 4:00 PM Contact phone (702) 527-7000 Date: 4/12/19

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 21, 2019 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 300 Las Vegas Blvd., South, Room 1500, Las Vegas, NV 89101
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) ora complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 7/22/19 Filing deadline: 6/20/19 Filing deadline: 10/8/19
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	Pursuant to local rules, the plan and the notice of confirmation hearing will be sent separately from this Notice.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	